

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In re: CALOIAN, RUDOLF

§ Case No. 18-59880-SMS
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 06/13/2018. The undersigned trustee was appointed on 06/14/2018.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 75,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>232.21</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 74,767.79</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/17/2019 and the deadline for filing governmental claims was 01/17/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$7,000.00, for a total compensation of \$7,000.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$62.73 for total expenses of \$62.73².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/24/2021

By: /s/ S. Gregory Hays
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 18-59880-SMS

Case Name: CALOIAN, RUDOLF

Trustee Name: (300320) S. Gregory Hays

Date Filed (f) or Converted (c): 06/13/2018 (f)

§ 341(a) Meeting Date: 07/17/2018

For Period Ending: 06/24/2021

Claims Bar Date: 01/17/2019

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2081 Wildcat Cliffs Lane, Lawrenceville, GA 30043-0000, Gwinnett County Equity in property sold to Debtor per settlement. Approved per Order, Dkt # 43.	183,900.00	34,400.00		75,000.00	FA
2 2004 Chevrolet Express Van 135, 130,000 miles Notice of abandonment filed, Dkt # 12.	1,000.00	0.00	OA	0.00	FA
3 2008 Ford E-350, 164,786 miles Notice of abandonment filed, Dkt # 12.	1,600.00	0.00	OA	0.00	FA
4 2010 Ford E-350, 190,516 miles Notice of abandonment filed, Dkt # 12.	3,000.00	600.00	OA	0.00	FA
5 2000 Plymouth Voyager, 170,000 miles Notice of abandonment filed, Dkt # 12.	600.00	0.00	OA	0.00	FA
6 Electronics, Household Goods, and Furnishings	2,000.00	0.00		0.00	FA
7 Clothing and Shoes	600.00	0.00		0.00	FA
8 Cash	0.00	0.00		0.00	FA
9 Checking: Bank of America NA	0.00	0.00		0.00	FA
10 Checking: Wells Fargo Bank NA	300.00	0.00		0.00	FA
11 Tools of the trade Notice of abandonment filed, Dkt # 12.	1,000.00	0.00	OA	0.00	FA
11 Assets Totals (Excluding unknown values)	\$194,000.00	\$35,000.00		\$75,000.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 12/31/2020

Current Projected Date Of Final Report (TFR): 06/24/2021 (Actual)

06/24/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 18-59880-SMS
Case Name: CALOIAN, RUDOLF
Taxpayer ID #: **-***9917
For Period Ending: 06/24/2021

Trustee Name: S. Gregory Hays (300320)
Bank Name: East West Bank
Account #: *****0400 Checking
Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/30/21	{1}	Rudolf Caloian	Purchase of Equity in real property. Approved per order, Dkt # 43.	1110-000	75,000.00		75,000.00
04/30/21		East West Bank	Bank and Technology Services Fees	2600-000		120.20	74,879.80
05/28/21		East West Bank	Bank and Technology Services Fees	2600-000		112.01	74,767.79

COLUMN TOTALS	75,000.00	232.21	\$74,767.79
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	75,000.00	232.21	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$75,000.00	\$232.21	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 18-59880-SMS
Case Name: CALOIAN, RUDOLF
Taxpayer ID #: **-***9917
For Period Ending: 06/24/2021

Trustee Name: S. Gregory Hays (300320)
Bank Name: East West Bank
Account #: *****0400 Checking
Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$75,000.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$75,000.00

TOTAL - ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0400 Checking	\$75,000.00	\$232.21	\$74,767.79
	\$75,000.00	\$232.21	\$74,767.79

06/24/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Exhibit C

Analysis of Claims Register

Case: 18-59880-SMS

RUDOLF CALOIAN

Claims Bar Date: 01/17/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ADM1	S. Gregory Hays 2964 Peachtree Road, NW, Ste. 555 Atlanta, GA 30305 <2100-000 Trustee Compensation> , 200	Administrative 04/21/21		\$7,000.00 \$7,000.00	\$0.00	\$7,000.00
ADM2	S. Gregory Hays 2964 Peachtree Road, NW, Ste. 555 Atlanta, GA 30305 <2200-000 Trustee Expenses> , 200	Administrative 04/21/21		\$62.73 \$62.73	\$0.00	\$62.73
ADM3	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200	Administrative 06/23/21		\$9,690.25 \$9,690.25	\$0.00	\$9,690.25
ADM4	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200	Administrative 06/23/21		\$194.53 \$194.53	\$0.00	\$194.53
ADM5	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3310-000 Accountant for Trustee Fees (Trustee Firm)> , 200	Administrative 06/23/21		\$2,100.00 \$2,100.00	\$0.00	\$2,100.00
ADM6	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3320-000 Accountant for Trustee Expenses (Trustee Firm)> , 200	Administrative 06/23/21		\$87.25 \$87.25	\$0.00	\$87.25

Exhibit C
Analysis of Claims Register

Case: 18-59880-SMS

RUDOLF CALOIAN

Claims Bar Date: 01/17/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1P	Georgia Department of Revenue Compliance Division, ARCS - Bankruptcy 1800 Century Blvd NE, Suite 9100 Atlanta, GA 30345 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 10/24/18		\$7,474.89 \$7,474.89	\$0.00	\$7,474.89
5P	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 11/02/18		\$6,955.14 \$6,955.14	\$0.00	\$6,955.14
1U	Georgia Department of Revenue Compliance Division, ARCS - Bankruptcy 1800 Century Blvd NE, Suite 9100 Atlanta, GA 30345 <7300-000 Section 726(a)(4) Fines, Penalties> , 630 Section 726(a)(4) fines and penalties	Unsecured 10/24/18		\$1,246.32 \$1,246.32	\$0.00	\$1,246.32
2	Discover Bank PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/24/18		\$1,835.29 \$1,835.29	\$0.00	\$1,835.29
3	Bank of America, N.A. P O Box 982284 El Paso, TX 79998-2238 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/24/18		\$12,119.26 \$12,119.26	\$0.00	\$12,119.26
4	Bank of America, N.A. P O Box 982284 El Paso, TX 79998-2238 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/24/18		\$7,999.91 \$7,999.91	\$0.00	\$7,999.91

Exhibit C **Analysis of Claims Register**

Case: 18-59880-SMS

RUDOLF CALOIAN

Claims Bar Date: 01/17/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5Ua	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/02/18		\$304.94 \$304.94	\$0.00	\$304.94
5Ub	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317 <7300-000 Section 726(a)(4) Fines, Penalties> , 630 Claim under 726(a)(4) Fines and penalties	Unsecured 11/02/18		\$494.79 \$494.79	\$0.00	\$494.79
6	PYOD, LLC Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/11/18		\$2,168.00 \$2,168.00	\$0.00	\$2,168.00
7	Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/12/18		\$653.00 \$653.00	\$0.00	\$653.00
8	PYOD, LLC Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/12/18		\$1,191.58 \$1,191.58	\$0.00	\$1,191.58
9	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/18		\$12,382.80 \$12,382.80	\$0.00	\$12,382.80

Exhibit C
Analysis of Claims Register

Case: 18-59880-SMS

RUDOLF CALOIAN

Claims Bar Date: 01/17/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
10	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/18		\$927.63 \$927.63	\$0.00	\$927.63
11	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/18/18		\$2,262.98 \$2,262.98	\$0.00	\$2,262.98
12	Quantum3 Group LLC as agent for JHPDE Finance 1 LLC PO Box 788 Kirkland, WA 98083-0788 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/18/18		\$5,991.37 \$5,991.37	\$0.00	\$5,991.37
13	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/19/18		\$610.37 \$610.37	\$0.00	\$610.37
14	Chase Bank USA, N.A. c/o Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/10/19		\$3,155.26 \$3,155.26	\$0.00	\$3,155.26
Case Total:					\$0.00	\$86,908.29

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-59880-SMS
Case Name: RUDOLF CALOIAN
Trustee Name: S. Gregory Hays

Balance on hand: \$ 74,767.79

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 74,767.79

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - S. Gregory Hays	7,000.00	0.00	7,000.00
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	2,100.00	0.00	2,100.00
Accountant for Trustee, Expenses - Hays Financial Consulting, LLC	87.25	0.00	87.25
Trustee, Expenses - S. Gregory Hays	62.73	0.00	62.73
Attorney for Trustee Fees (Other Firm) - Arnall Golden Gregory LLP	9,690.25	0.00	9,690.25
Attorney for Trustee Expenses (Other Firm) - Arnall Golden Gregory LLP	194.53	0.00	194.53

Total to be paid for chapter 7 administrative expenses: \$ 19,134.76
Remaining balance: \$ 55,633.03

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 55,633.03

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$14,430.03 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Georgia Department of Revenue	7,474.89	0.00	7,474.89
5P	Internal Revenue Service	6,955.14	0.00	6,955.14
Total to be paid for priority claims:				\$ 14,430.03
Remaining balance:				<u>\$ 41,203.00</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$51,602.39 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 79.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Discover Bank	1,835.29	0.00	1,465.44
3	Bank of America, N.A.	12,119.26	0.00	9,676.88
4	Bank of America, N.A.	7,999.91	0.00	6,387.69
5Ua	Internal Revenue Service	304.94	0.00	243.49
6	PYOD, LLC	2,168.00	0.00	1,731.08
7	Ashley Funding Services, LLC	653.00	0.00	521.40
8	PYOD, LLC	1,191.58	0.00	951.44
9	American Express National Bank	12,382.80	0.00	9,887.30
10	American Express National Bank	927.63	0.00	740.69
11	American Express National Bank	2,262.98	0.00	1,806.92
12	Quantum3 Group LLC as agent for JHPDE Finance 1 LLC	5,991.37	0.00	4,783.93
13	Capital One, N.A.	610.37	0.00	487.36
14	Chase Bank USA, N.A.	3,155.26	0.00	2,519.38
Total to be paid for timely general unsecured claims:				\$ 41,203.00
Remaining balance:				<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$1,741.11 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Georgia Department of Revenue	1,246.32	0.00	0.00
5Ub	Internal Revenue Service	494.79	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00